

## Step 1: Get Pre-Approved for a Mortgage

Before you start house hunting, talk to a lender to get pre-approved. This helps you understand your budget and makes you a stronger buyer in the eyes of sellers.

- Review your credit score
- Gather financial documents (pay stubs, tax returns, bank statements)
- Get pre-approved for a loan to know your price range

## Step 2: Find the Right Real Estate Agent

A great agent (like me!) will help you navigate the process, negotiate the best deal, and make sure everything runs smoothly from start to finish.

- Discuss your needs, budget, and must-haves
- Learn about the current market and available homes
- Start your search with an expert by your side

## Step 3: Start House Hunting

This is the fun part! We'll tour homes that fit your criteria, compare options, and find the one that feels like home.

- Make a list of must-haves vs. nice-to-haves
- Attend showings and open houses
- Ask questions about the neighborhood, property history, and potential repairs

## Step 4: Make an Offer & Negotiate

Once you find the perfect home, we'll submit a competitive offer. The seller may accept, reject, or negotiate—but I'll be there to guide you through it.

- Determine a strong offer price
- Negotiate terms, including contingencies and closing costs
- Get your offer accepted and move forward!

## Step 5: Home Inspection & Appraisal

After your offer is accepted, we'll schedule a home inspection to check for any issues. Your lender will also require an appraisal to confirm the home's value.

- Hire a licensed home inspector
- Review the inspection report and negotiate repairs if needed
- Complete the appraisal process with your lender

## Step 6: Secure Your Financing

Now it's time to finalize your mortgage and prepare for closing. Your lender will guide you through this process, but I'll be here to ensure everything stays on track.

- Submit all required documents to your lender
- Lock in your mortgage rate
- Receive your final loan approval

## Step 7: Closing Day — Get the Keys!

It's almost time to celebrate! At closing, you'll sign the final paperwork, pay closing costs, and officially become a homeowner.

- Review and sign all closing documents
- Transfer funds for closing costs and down payment
- Get the keys to your new home!